



Lifestyle Returns[®]
POINTS-BASED PROGRAM

Take **3** big steps to earn points
and a **healthy reward!**

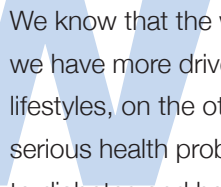
HIGHMARK[®]
BLUE SHIELD 
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Are you ready...

to get

engaged

in **your health?**



We know that the way we live has a real impact on the way we feel. When we take care of ourselves, we have more drive and energy. Good habits promote positive attitudes and healthier lives. Unhealthy lifestyles, on the other hand, can lower the quality of our lives. Often the impact is profound. Many serious health problems are directly attributed to lifestyle-related behaviors. Being overweight can lead to diabetes and heart disease. Stress weakens the immune system, opening the way for all kinds of illnesses. And there is no longer any question on the dangers of smoking; it's the single largest cause of preventable death in our country today.

The costs of a less-than-healthy lifestyle can also be measured in dollars and cents. People with lifestyle-related illnesses spend significantly more on their medical bills. Companies also pay, in both higher health coverage costs and lower employee productivity.

So how do we deal with the enormous tolls caused by unhealthy lifestyles? If you're like most people, you know you should have healthier habits, but there doesn't seem to be enough time to do everything you should. And you have other obligations, including your job.

Now your employer is making it easier for you and your family to lead healthier lives. Your company is offering you a convenient way to enhance your lifestyle and improve your health. And you will actually be rewarded for your efforts!

Lifestyle Returns gives you everything you need to take charge of your health. You start by logging onto your member Web site at www.highmarkblueshield.com and taking the online pledge. Then you complete your Wellness Profile. The Profile provides you with a comprehensive health analysis along with recommendations for a healthier approach to life. You will be given the tools and information you need to eat more sensibly, exercise more often, reduce your stress, to even make more informed and appropriate health care decisions.

Unlike other wellness programs that provide one approach for all members, Lifestyle Returns is tailored to your specific health needs. No matter what your health status, your age or gender, Lifestyle Returns has the programs and tools you need to enhance your "healthstyle." And Lifestyle Returns works for all family members as it provides educational support for such problems as childhood obesity, diabetes and asthma. That's why Highmark encourages you to participate in the program.

**And what is the best thing about participating in Lifestyle Returns?
The rewards you enjoy will last a *lifetime!***

PROGRAM REQUIREMENTS:

Three steps to a **healthier lifestyle**

Lifestyle Returns can help change your role with your health. By following program requirements, you take an important step toward a healthier lifestyle.

Lifestyle Returns is an easy-to-follow program that identifies health and lifestyle areas in need of improvement, then helps you develop (and keep!) new, healthier habits.

Lifestyle Returns is a three-step program that lets you earn points by addressing all aspects of your health, then rewards you for completing various activities. Your employer will inform you when your program starts. And you'll always know where you stand with your program. You can view your completed activities, your points earned, days remaining in your program, and your program end date, and access all program activities easily and conveniently *all* from your Lifestyle Returns page!

STEP

1

Take the Pledge

It's easy to become a program participant. Take your first step and take your program pledge.

- If you are not yet registered on the Highmark member Web site, you must establish a logon ID and a password. Just follow the steps indicated on the home page at **www.highmarkblueshield.com** and keep your ID and password in a convenient place so you have them handy.
- Once you are registered on the Highmark member Web site, simply log onto **www.highmarkblueshield.com** and click on "Lifestyle Returns" under "Your Health." You can also access your program by clicking "Lifestyle Returns" in the quick resources box.

Your pledge is your commitment to improving your health and meeting your program requirements.

STEP

2

Complete your Profile

You can earn points by completing the online health assessment, the Wellness Profile. It will take you approximately 15-20 minutes to complete this assessment, and you will get your results online within minutes. While not required, for the most accurate results, it's a good idea to know your cholesterol and blood pressure readings before completing the Profile.

The Wellness Profile is a self-health analysis that covers all aspects of your health, including nutrition, weight management and physical activity, tobacco use, alcohol use, stress, injury prevention, skin protection and immunizations and health screenings. The Profile assesses current health status and lifestyle-related information. Data from the Profile is used to generate a personalized action plan, or Wellness Profile Report, an in-depth health status report that can help you identify areas in need of health improvement and includes recommendations for online health and wellness programs and activities.



STEP 3

Take Charge of your Health

Now that you've taken your Wellness Profile, you're ready to take action toward real health improvement! That means you get your appropriate preventive care exams, you participate in health and wellness programs geared to your individual health needs, and you use an online health education tool and complete a follow-up survey.

Get your preventive care exams...

Lifestyle Returns encourages you to receive or schedule preventive care exams according to preventive care guidelines that are based on your age and gender. These exams include physical exams, gynecological exams and mammograms.*

Once you have scheduled your preventive care exam, enter your appointment date on your Highmark member Web site, **www.highmarkblueshield.com**.

The merits of preventive exams are clear. It's estimated that 70 percent of today's illnesses are related to lifestyle, and therefore, preventable. Preventive care exams and health screenings can help you stay on top of your health. You can learn what you're doing right, what health issues you have, and where you need to improve. Preventive exams can help people with

chronic conditions better manage their illness. They can even save lives through early detection of serious illnesses.

Please keep in mind that while Lifestyle Returns allows you to schedule your exam for any time within your benefit coverage period, you must document your visit date on the member Web site by the program end date in order to get program credit and earn points. Also, please remember that it makes sense for you to schedule your physician visit as soon as possible. Getting your results early will give you a clearer picture of your health status so you can take advantage of the most appropriate health-enhancement programs and tools.

*Please note that preventive care services are subject to the provisions of your health coverage.



A healthy lifestyle and a proactive approach to wellness enhances the quality of one's life, on and off the job.

Participate in Health & Wellness Programs...

After you complete your Wellness Profile, you receive your Wellness Report with Health and Wellness Programs recommendations. You can also click on "View Recommended" to see which programs may work best for you. You are encouraged to take all of the programs that are recommended for you since they are tailored to address your specific health needs.

You can earn points for this part of your program by:

- Participating in Lifestyle Improvement and/or Condition Management Health and Wellness Programs
- Starting a dialogue with your **Blues On CallSM Health Coach**. Health Coaches are available toll-free at 1-888-BLUE-428. You can talk to your

Health Coach whenever you like, since they can be reached 24 hours a day, seven days a week. Health Coaches are specially trained registered nurses, dietitians and respiratory therapists who can assist you in making more informed health care and self-care (when appropriate) decisions. They can also assist with a health symptom assessment, provide health-related information, and discuss your treatment options. Please be assured that your discussions with your Health Coach are kept strictly confidential.

www.highmarkblueshield.com

To access a complete, detailed list of all of your program offerings, just log onto your Highmark member Web site and click on "Health and Wellness Programs" under Step 3.

Health & Wellness Programs

Lifestyle Returns offers a wide selection of Lifestyle Improvement and Condition Management Programs. This choice lets you address your health and wellness needs on your terms in the way that works best for you.

Here are examples of the types of programs available to you as a Lifestyle Returns member:



Eat Healthy

You know that a healthy diet is key to a healthy body. Lifestyle Returns offers you a range of programs to help you learn more about food and nutrition, change your eating habits and enjoy it all in the process!



Get Active

Exercise enhances both the body and the mind. It's a critical component of a healthy lifestyle for everyone, but not everyone needs the same kind of workout. That's why you've got a variety of "get fit" programs to help you feel better and get in shape.



Manage Your Stress

Stress has more impact than you might think. It can damage your immune system and make you more susceptible to illnesses. It can also have a detrimental impact on your job and personal life. Lifestyle Returns offers programs that provide proven techniques to learn how to cope and reduce your stress.



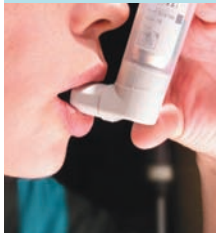
Manage Your Weight

You can get control over your weight! Healthy eating habits and a healthy attitude toward food can help you gain control over your body. You have a choice of programs to take the approach best suited to you.



Quit Smoking

There's no doubt about the health dangers of smoking. And there's no time like the present to quit. As a Lifestyle Returns member, you can choose the program that suits your style and gets results!



Manage a Health Condition

For those with certain chronic conditions, Wellness Profile recommendations may include Condition Management Programs that provide more in-depth information on their condition, including educational materials.

These Condition Management Programs cover all aspects of these chronic conditions, including medication compliance, emotional issues, symptom management and lifestyle behaviors that impact health. All involve working with Blues On Call Health Coaches.

- Coronary Artery Disease
- Back Pain Management
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Maternity
- Congestive Heart Failure
- Asthma
- Depression

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To access a complete, detailed list of all of your program offerings, just log onto your Highmark member Web site and click on "Health and Wellness Programs" under Step 3.

And use a health education tool

As a Lifestyle Returns member, you have access to an exceptional range of Health Information and Tools.

To earn points for this part of your program, you must access an online Health Education Tool, then complete an online follow-up survey about the tool you used.



Health Topics Tools

Allow you to look up the health-related topic that interests you.

You have thousands of educational resources! You can—

- Access in-depth, full-color articles on diseases, health conditions, symptoms, medical tests, surgeries, and medications
- Look up information on care and treatment options and then link to cost information for that particular treatment, test, or procedure
- Connect to a wealth of information and resources to help you make informed care decisions
- Access information to help you manage a chronic health condition
- Interactively explore the human body and its systems
- Get helpful information on every stage of pregnancy
- Even create your own personal health record that lets you store and track all of your health information in one easy, secure online location.

Cost Tools

Allow you to better understand and manage your health care costs. You can—

- Look up typical medical expenses for a wide range of outpatient care procedures, including office visits
- Compare costs at network hospitals for elective inpatient and outpatient surgical procedures
- Link to health information right from the cost tools to learn more about a procedure, test or treatment option
- Learn how much medications cost
- See if you have access to a lower-cost generic medication.



For your convenience, Lifestyle Returns also lets you decide how you participate in Health and Wellness Programs. You will be able to click on the following links to access programs and activities delivered the way you prefer!

- If you prefer the convenience of the Internet, click **“Take Online Programs”** to view your program selection.
- If you prefer programs offered at your workplace, click **“At Your Workplace”** to see what health-enhancing programs are offered by your Employer.
- If you prefer wellness activities close to your home, click **“In Your Community.”**

Your employer may be offering you one of these optional features to help you more fully address your specific health needs.

Points with Protocols...

lets you earn points for receiving a wider range of preventive care services, including exams, health screenings, and immunizations.

Protocols also includes a wider range of Condition Management Programs.* They include programs for the proper management of: alcohol use concerns, allergies, asthma, back pain, breast cancer, colon cancer, prostate cancer, skin cancer, chronic obstructive pulmonary disease (COPD), congestive heart failure (CHF), coronary artery disease (CAD), depression, diabetes, GERD, high cholesterol, hypertension, hyperthyroid, hypothyroid, irritable bowel syndrome, lumbar spinal stenosis, lupus, maternity, migraines, obesity, osteoarthritis, osteoporosis, peptic ulcers, and rheumatoid arthritis.

Each of these programs follows medically-approved “protocols” for that health condition, giving you a targeted, comprehensive approach to dealing more effectively with your health condition.

Depending on your health condition, these protocols may include:

- Developing an ongoing communication with a Health Coach who can help you make informed health and care-related decisions
- Reviewing pertinent educational materials to have more in-depth knowledge of your condition
- Receiving applicable care provider exams and health screenings
- Accessing helpful resources related to your health condition
- Following medication regimen as prescribed by your physician

Please note that you will earn points for any activity that you complete within a Condition Management Program.

* These Condition Management Programs are designed to help you deal more effectively with your health condition and work more effectively with your care providers. They are not intended to replace or contradict care recommendations made by your physician.

Points with Outcomes...

requires you to take the pledge and complete your Wellness Profile within your first 30 days in the Lifestyle Returns program.

That’s because Outcomes encourages you to receive worksite health screenings for the following key health status measures: LDL cholesterol; systolic blood pressure; tobacco use; and a BMI (body mass index) or HbA1C if you’re a diabetic. Each of these health screenings (other than tobacco use) has a target health goal based on personal health data.**

You earn points for meeting specific target health goals in the initial screening and for making progress in subsequent health screenings the following year. (If your physician determines that it is unreasonably difficult due to a medical condition for you to meet target health goals, or it is medically inadvisable for you to do so, you and your physician may submit a Reasonable Alternative Request Form found on your member Web site. Highmark medical staff will review the Form and determine if you qualify for credit for achieving the health goal.)

Your employer will provide more detailed information on these worksite health screenings.

** Target health goals are subject to change based on most current medical data.

Highmark pledges to protect your privacy. The information you provide is used to make recommendations for appropriate, tailored, and relevant health promotion programs to benefit you. Your identifiable information will not be shared with your employer. Your personal health information will be protected, respected, and kept confidential.

B By following Lifestyle Returns requirements, you can take an important step toward a healthier lifestyle for both yourself and your family. And you also enjoy the reward that your employer offers exclusively to program participants.

With an individual health assessment, a customized healthy action plan, a wide selection of Health and Wellness Programs and a variety of Web-based health education tools, Highmark Lifestyle Returns represents an innovative, results-driven approach to health. Lifestyle Returns is the *one* program that can actually make you and your family healthier!





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